

MAYOR GIVES ALL ITS CASH SURE CURE OF BLACKMAIL DRAWN OUT BY OFFICIALS.

In a Message to the Board of Aldermen, Mayor Low Says Police Must Be Taught Loyalty to the City.

OPPOSES THE 14-YEAR PLAN.

Refuses to Indorse the Suggestion of a Long Term for Police Commissioner, but Thinks Mayor Should Serve 4 Years.

The most striking thing in the second part of the Mayor's annual message read to the Board of Aldermen this afternoon is his commendation of Police Commissioner Partridge, whom he practically removed from office. The message deals with subjects that were not touched upon in the earlier part of His Honor's message. It was referred to the committee in charge of the subject of which it treats.

The message shows that the gross debt of the city increased \$22,241,199.66 during 1902, but the Mayor asserts that the additional burden of taxation is very light. He gives figures to show that the increase in interest on the debt, payable by taxation, during the year was only \$146,214.38.

The Blackmail Evil.
In speaking of the Police Department the Mayor says:

"The police are as brave a force as any city could wish; neither do they lack efficiency in other directions. The police problem, however, is exceedingly difficult. Fundamentally considered, the problem is how to effect a complete change in the morale of a force numbering nearly eight thousand officers and men; how to substitute in this large body of men, for the idea of protecting each other no matter what the other may do, the ideal of protecting the city that pays them against wrongdoing by a policeman even more surely. If need be, than against wrongdoing by one not connected with the force; in a word, the end to be achieved is to make it impossible, by reason of the public opinion of the force itself, or any member of the force, high or low, to use his position for the purpose of private gain. Of course, I do not mean that all the members of the force do such things now. I mean only that the public opinion of the force now tolerates these things which it ought to prevent."

Praise for Partridge.
The Mayor says that the improvement of the police force, like the improvement of the Street-Cleaning Department, must necessarily be a slow work. He outlines the reforms that are necessary to put the department on the high plane that is demanded and then continues:

"Something of all this was accomplished by Commissioner Partridge during his year of service, and he has certainly made it much easier for his successor to accomplish the rest. Commissioner Partridge broke up the 'red-light district' on the east side, with its revolting 'cadet system'; he drove out of business a number of the worst resorts in the city; he showed that under this administration promotions and appointments are made for merit, and for no other cause.

"By reducing details, by various readjustments within the department and by new appointments he succeeded in adding during the year 400 men to the effective patrolling force of the department, and this with the budget not substantially larger than the year before. The previous administration allowed the number of patrolmen, which was 6,490 on the day of consolidation, to fall, by the first of January, 1902, to 6,282. That is to say, Commissioner Partridge was called upon at the outset to police a city 400,000 larger in population than on the day of consolidation with a force of police 218 smaller.

"Commissioner Partridge made good all of this deficiency, and increased the force to its full legal limit of 6,532 patrolmen. Not only was a city of a half million people added to the New York of Jan. 1, 1898, by the beginning of this year, but the activities of the last five years have been incomparably greater than in the years just before consolidation. The demands upon the force, therefore, have multiplied many fold, so that, in fairness to the force, the city must not forget that heavier proportionate demands have been made upon the police in 1902 than have ever been made before. Gen. Greene's de-

(Continued on Second Page)

Report of Bank Examiner Shows that Monmouth Trust Company Had to Close Because of Advances Made to Officers.

ONLY TWO EXCEPTIONS.

Report Is So Sensational that Part of It Is Withheld from the Public—Names of Those Who Drew Company's Assets.

(Special to The Evening World.)
TRENTON, Feb. 17.—Application was made to-day by Attorney-General McCarter for a receiver for the Monmouth Trust Company of Asbury Park, which closed its doors about a week ago. The application is based upon the report of the State Bank Examiner, who has just completed a preliminary examination of the books of the trust company, which he submitted to the Department of Banks and Insurance at 10 o'clock this morning.

According to the report of the Examiner, the assets of the trust company are \$485,069.56, while the liabilities are \$529,168.90.

Nearly all of the directors and officers seem, according to the report, to have borrowed liberally from the bank. G. F. Kroehl borrowed from and owes the bank \$67,320. George B. M. Harvey, Vice-President, borrowed \$22,601; S. A. Patterson borrowed \$11,250, and President A. C. Twining borrowed and owes the bank \$12,401. Of the other directors, D. C. Correll borrowed \$5,721; W. J. Harrison, \$3,130; R. A. Cutting, \$5,012; T. R. Smith, \$700.

W. K. Ryan and A. S. White, of the directorate, owe the institution no money.

Liability of Directors.

Concerning these loans the bank examiner says that the officers and directors are liable on paper to more than the entire surplus and undivided profits of the trust company. The examiner also says that the liability of these directors, particularly Twining and Kroehl, has been a subject of repeated criticism and they doubt the ability of some of the men to pay the sums which they have borrowed.

The examiner shows that the assets of the bank are as follows: Bonds and mortgages, \$20,000; stocks and bonds, \$30,946; loans and discounts, \$393,373; over drafts, \$11,070; furniture, \$2,000; real estate, \$5,000; cash, \$2,563; receivable from other banks, \$10,425; miscellaneous, \$3,627. Liabilities: Capital stock, \$100,000; checks and discounts, \$325,893; due other banks, \$2,465; bills rediscounted, \$33,830. Some parts of the examiner's report were withheld from publication by the Department of Banks and Insurance until it can be reviewed by the Attorney-General. The application for a receiver was heard by Vice-Chancellor Reed, who granted a rule to show cause, returnable next Thursday morning at 10 o'clock.

BANK EXAMINER'S REPORT IS FILED.

(Special to The Evening World.)

ASBURY PARK, N. J., Feb. 17.—State Examiner Vredenburg, in charge of the Monmouth Trust and Safe Deposit Company, filed his report of the assets and conditions of that institution with the State Comptroller of Banking and Insurance at Trenton this morning. Mr. Vredenburg said that the contents of the report must be obtained from the Comptroller, and that he had no right to reveal the statement or any part of it. Mr. Vredenburg said, however, that so far as his examination had gone there was nothing to show that any officer of the institution was guilty of fraud or wrong-doing. The examiner was very guarded in his statement and left it to be inferred that his examination in this respect was not yet complete.

He would not say whether an application for a receiver would be made. National Bank Examiner Schofield, in charge of the First National Bank, is expected to send his report to the Comptroller at Washington to-morrow.

Chicago, St. Louis and the West.
Pennsylvania Railroad trains after a casual snow lay in the Allegheny Valley and the Falls coast.

IN HEIGHT OF THE SNOWSTORM ON FIFTH AVENUE; INSTANTANEOUS PHOTOGRAPH BY L. L. ROUSH.



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ZERO WEATHER NOW PROMISED.

Snowfall Stops, Skies Clear and Snow Removal Under Way, but a Cold Wave Will To-Night Freeze Up the City.

THE TEMPERATURE.

3 A. M.	31
6 A. M.	24
7 A. M.	21
8 A. M.	20
9 A. M.	21
10 A. M.	21
11 A. M.	20
12 NOON	19
1 P. M.	20
2 P. M.	20
3 P. M.	19
4 P. M.	18
5 P. M.	16

After a downfall of ten inches of snow the skies cleared at noon to-day, but the weather bureau forecasts a cold wave, and zero weather is promised for to-night.

The city is now digging away the greatest blanket of snow with which the Street-Cleaning Department has had to contend this year. It will cost \$250,000 to clear the streets in Manhattan, and \$150,000 to make regular traffic possible in Brooklyn.

Snow, which had fallen all night, ceased for an interval at 2 o'clock this morning. That was a breathing period for the elements, a moment in which to gather their forces for the real attack. A few minutes before 4 o'clock a gale broke out of the northeast and it was a hummer.

Scaling across from Brooklyn it whistled a shrill cry through the bridge cables, and scudding along Park Row it struck the Park Row Building, the Government Building and old St. Paul's a stinging slap and then scattered throughout the island.

WEATHER FORECAST.

Forecast for the thirty-six hours ending at 8 P. M.
Wednesday for New York City and vicinity: Fair and colder to-night, with cold wave; Wednesday fair and cold, brisk to high north-west winds.

18 DROWNED IN WRECK OF STEAMSHIP.

ELIZABETH CITY, N. C., Feb. 17.—The steamer Olive was lost during a big gale that prevailed last night. Eighteen persons are reported drowned.

ICE-BOUND SCHOONER WILL SOON BE FREE.
GLOUCESTER, Mass., Feb. 17.—A telegram was received here to-day announcing that the vessels imprisoned in the ice at the Bay of Islands, Newfoundland, will be liberated soon.

LATE RESULTS AT NEW ORLEANS.
Fifth Race—O'Hagen 1, Ben Mora 2, Chanterelle 3.

POLICE SWEEP ON GET-RICH-QUICK TURF CONCERN.

Detective-Sergt. McConville Leads Another Raid on Race Tipsters and Closes the Offices of C. E. Rand & Co., on Broadway.

Two Prisoners Taken to the Centre Street Court and Held in \$1,000 Bail Each—Two Women Were Found in the Office but Not Arrested.

A "get-rich-quick" concern that guaranteed 3 per cent. a week and a quarterly dividend in addition was raided this afternoon at Nos. 169 and 171 Broadway, and the two managers, C. E. Rand, of No. 358 West Fifty-seventh street, and Joseph Regan, of No. 241 West One Hundred and Sixteenth street, were arrested and arraigned in Centre Street Court. Two women who were at work in the offices of the concern when the raid was made were allowed to go.

Detective-Sergeants McConville, Clarke and Peabody made the raid, which was inspired by complaints from people throughout the West. The offices were located on the third floor of the building, were magnificently furnished and the firm name was C. E. Rand & Co.

NOT KNOWN AS A HORSE OWNER.

Rand is a man sixty-three years old. He describes himself as a race-horse owner, although he is not known in the list of men who race horses for a living. Regan gave his occupation as "bookmaker." He is not a member of the Metropolitan Turf Association, but he kept the books in the office of C. E. Rand & Co.

The firm did not attempt to do business in New York, nor in the territory surrounding the city. They advertised extensively in the Western papers, especially in small weeklies, and had an enormous correspondence. Their business was done with persons who knew nothing whatever of the operations of race tracks.

To persons who answered the advertisements Rand would send a pamphlet called "Bookmaking Evolutionized." In this pamphlet was set forth a scheme by which it was impossible to lose on the races. In addition to his infallibility as a picker of winners Rand claimed to be the owner of a racing stable including some of the best horses in training.

RAND PLAYS IMPORTANT PART.

"Mr. Rand," the circulars read, "plays an important part in the racing game and races a large number of horses in his own colors."

Rand gave a long list of references, including George L. Weeden, of the St. James Building; Harry Pollock, a manager of prize-fighters; Col. A. Boykin Ford, a sporting writer, and others. It is not known whether or not any of these men authorized the use of their names.

The two men were held in \$1,000 bail for examination to-morrow.

HAY AND BOWEN SIGN PROTOCOL

Terms Agreed on for Collection of United States Claims Through Venezuelan Revenue

WASHINGTON, Feb. 17.—Secretary Hay, for the United States, and Mr. Bowen, for Venezuela, to-day signed a protocol providing for the adjustment of United States claims against Venezuela by a commission to meet at Caracas.

This Commission will consist of two members, a Venezuelan and an American, to be appointed respectively by Presidents Castro and Roosevelt, and in the event of a disagreement an umpire to be appointed by the Queen of the Netherlands. It is expected that the Minister for Foreign Affairs will be appointed as Venezuela's representative and that either Mr. Bowen or Mr. Russell, the United States Charge, will be named to represent the United States.

Baron Gevers, the Minister for the Netherlands, called at the State Department to-day to give notice of the acceptance by Queen Wilhelmina of the task imposed upon her, her consent having been previously sought by both parties to the arbitration.

**BLOCKADE RAIDING
REPORTED TO CAPITAL.**

WASHINGTON, Feb. 17.—The Navy Department to-day received formal notice of the lifting of the Venezuelan blockade in the following cablegram from Commander Disb, of the Marietta, dated Willemstad, Feb. 11.

"Raided blockade. War vessel withdrawn all blockaded ports." It is not known what the destination of the several men-of-war will be other than that they will depart from Venezuelan waters. It is reported that they will not return to Europe for some time.

FIRE ALARM FOR FLATIRON CROWD

Some Reckless Person Calls Out the Engines to Stir Up the "Rubberers" at Twenty-third Street and Broadway.

STREETS SOON BLOCKED

Perhaps it was one of Flatiron "rubberers" who wanted more excitement that called the fire engines to the corner of Broadway and Twenty-third street this afternoon on a false alarm.

He was a tall, smooth-faced man with a black derby hat and a long drab rain coat. He approached Policeman Bennett just before 4 o'clock and told him in excited tones that Schwartz's toy store at No. 39 West Twenty-third street, was afire.

"I've turned in a nalarm," he shouted. "The engines'll be here in a minute." Then he disappeared.

Bennett ran to the store and found no fire. He spent the next hour in clearing away the block that resulted from the alarm. Owing to the snow on the streets vehicles of all kinds were crowded together in a jam to allow the engines to pass. Cars were blocked for five blocks both on Broadway and on Twenty-third street.

When Bennett had finally got order out of chaos he made mental note of the man "in a drab coat" and he will arrest him on sight.

The "Left Hand" of All the Editors.
The New York World Almanac for 1903 appears bigger and better than ever. It contains the collected information of the globe. It is the left hand of all the editors in the country. The editors of the Gazette and Free Press.